



## Coast Guard Flag Voice 52

### ACTIVE DUTY MEMBER ENROLLMENT IN TRICARE

During the next few months, each Coast Guard active duty member will be enrolled formally in TRICARE and assigned to a Primary Care Manager (PCM). The Human Resources Directorate is working with the Maintenance and Logistics Commands to make this enrollment process as simple as possible for both the member and unit. ALCOAST (051/99) addressed this issue and the MLCs will follow with detailed guidance on enrollment and PCM assignment. Meanwhile, this information may answer some of your questions.

What will our active duty members' formal enrollment in TRICARE mean?

All active duty members will receive the equivalent of the TRICARE Prime benefit, which means active duty members have no co-pays, no cost shares, and no deductibles when receiving medical and dental care required to maintain fitness for duty - just like it's always been. Whether an active duty member gets his or her care from a Coast Guard clinic, a DoD hospital, a Veterans Administration Medical Center, or a civilian doctor, if the member obtained that care properly, it will always be free. Each active duty member must have a starting point to get care within the system. That starting point, the Primary Care Manager (PCM) site, may be a Coast Guard clinic, a DoD or other Federal medical treatment facility, or a selected civilian doctor in a private practice. Regardless of where you are stationed, there is a starting point for health care. Again, this starting point is your PCM.

What do you mean, "properly obtained"?

You can't just go to any doctor on your own, unless in an emergency, and receive treatment, give the bill to the Coast Guard, and expect the doctor will be paid. For example, if you have a skin condition and decide to go to a dermatologist on your own without first obtaining your Primary Care Manager's referral, you risk having to pay that bill yourself because you referred yourself to a specialist and bypassed the starting point, which is your Primary Care Manager site.

Why are we changing to a managed care active duty program and TRICARE?

The world of health care is changing dramatically and we must change to ensure we can maintain unrestricted access to all the various elements of our health care delivery system. As many of you know, we rely on an exceedingly complex network of MLC-managed, Coast Guard, DoD, VA, and civilian doctors to keep our people well and fit for daily duty. As Federal law governing these types of medical practices changes, we too must adapt to ensure we get every benefit due our people.

By enrolling all our active duty members in the TRICARE network, we gain "membership" in this new system. Enrollment will ensure unrestricted access for each of our active duty members.

Are there benefits for active duty members on enrolling in TRICARE?

Yes!

1. Enrollment will ensure each active duty member has unrestricted access to the DoD TRICARE military and civilian network. The appropriate TRICARE databases will code our people as "eligible" so they will be able to benefit from all the programs the system has to offer.
2. A new active duty pharmacy service for enrolled members will allow those whom Coast Guard clinics or other Federal facilities do not routinely see to get their active duty prescriptions filled at major drug and department store chains enrolled in the TRICARE network. Members can get their prescriptions during extended hours at more locations.
3. The billing system is changing, too. Once enrolled in the TRICARE system, whenever you use a TRICARE doctor, he or she sends the bill directly to TRICARE, removing you and your unit from the current paperwork burden. In most areas, the TRICARE system will replace the MLC individually contracted health care providers. We are encouraging our contracted providers to participate with TRICARE. If many do, and we are optimistic at this time, it will allow many units to continue to these relationships and make the changeover almost unnoticeable.

Why have some active duty members received bills?

In some East Coast Regions where the new system has been tested, some may have received checks in the mail from the TRICARE bill-processing office and a separate letter telling you to pay the doctor. That happens when a doctor refuses to accept government reimbursement as payment in full for the procedure you had. When you enroll in TRICARE and use the system as directed, the frequency of your getting a check in the mail will decrease dramatically, preferably entirely. We are working with DoD to altogether eliminate members' getting checks and bills in the mail! This "check is in the mail" policy currently is written in the law partially as an incentive to get the doctors to accept government payment and receive direct, rapid TRICARE reimbursement. As more and more doctors understand this benefit, we hope more and more will sign on. In the meantime, however, this law has sometimes placed the active duty member in the middle of a medical financial transaction, which is unacceptable.

Both Maintenance and Logistics Commands and the Headquarters Health and Safety Directorate are working closely with the TRICARE system. As a DoD-run program primarily designed to address DoD active duty and eligible beneficiary health care needs, the system may not properly address Coast Guard-unique issues up front. It is our job to point this out and help DoD fix our problems.

Feedback is critical! We need to know your experience to properly advocate on your behalf to have

special considerations for Coast Guard active duty and dependent families built into the regional managed care contracts. Our MLC Health and Safety Divisions are in contact with field units to ensure they have the latest local status on TRICARE availability and satisfaction levels. Your role in this partnership is to identify and notify the MLCs of problems as quickly as possible, so they can work with all levels to effect resolution. Like any medical problem, the longer you wait when you know you have a problem, the harder it may become to get a successful outcome. Please use all available channels including telephone, e-mail, and electronic house calls and make it part of your unit's standing operating procedure.

TRICARE is changing almost daily. It will affect different types of Coast Guard units in different locations in different ways. The MLCs are working on a custom, unit-by-unit action plan to make Coast Guard active duty TRICARE enrollment work to its fullest advantage. I count on all of you to help smooth the transition! And remember, if you have problems, call 1-800-9-HBA-HBA!

Regards, FL Ames



[Flag Voice Contents](#)

This page is maintained by [HR Webmaster \(CG-1A\)](#)